

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

Christy Marie Ready
18711 Ruffner Drive 2-H
Cornelius, NC 28031

Case No. _____

Chapter 13SS# xxx-xx-4264

SS# _____

Debtor(s)

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on February , 2015 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$100.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs**1. Attorney fees.**

- ☒ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ **500.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Employment Security Commission	\$0.00
IRS	\$0.00
Mecklenburg County Tax Collector	\$0.00
North Carolina Dept. of Revenue	\$0.00

IV. Secured Claims**1. Real Property Secured Claims**a. ☒ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)

2. Personal Property Secured Claimsa. ☒ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 1 %.

VII. Executory Contracts/Leases

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. ☒ None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms : Debtor is not eligible to file a Chapter 7 case due to a previously filed Chapter 7 case.

Date: February 19, 2015

/s/ John A. Meadows

John A. Meadows 13237

Attorney for the Debtor

Address: **2596 Reynolda Road
Suite C
Winston-Salem, NC 27106**

Telephone: **336-723-3530**

State Bar No. **13237**

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

Christy Marie ReadySS# xxx-xx-4264

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Debtor(s)

**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No. _____

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402**

**Kathryn L. Bringle
Chapter 13 Trustee
Winston-Salem Division
Post Office Box 2115
Winston-Salem, NC 27102-2115**

**American Express
P.O. Box 650448
Dallas, TX 75265-0448**

**American Express
P.O. Box 650448
Dallas, TX 75265-0448**

**Bob Park
300 East Court St.
Hinesville, GA 31313**

**Bryant State Bank
124 West main Ave.
Bryant, SD 57221**

**Capital One
P.O. Box 71083
Charlotte, NC 28272**

**Capital one
P.O. Box 85015
Richmond, VA 23285**

**Card Services (Barclays)
P.O. Box 13337
Philadelphia, PA 19101**

**Caroline A. Wingate
Attorney at Law
130-B McDowell St.
Charlotte, NC 28204**

**Chase/Credit One
P.O. Box 98873
Las Vegas, NV 89193**

**Credit Bureau
P.O. Box 26140**

Greensboro, NC 27402

**Direct Merchants/ Capital One
P.O. box 30258
Salt Lake City, UT 84130-0285**

**Employment Security Commission
Attn: Bankruptcy
P.O. Box 26504
Raleigh, NC 27611**

**Fingerhut
P.O. Box 1250
Saint Cloud, MN 56395-1250**

**First National Credit Card
500 E. 60th St.,
Sioux Falls, SD 57104-0478**

**First National Credit Card
P.O. Box 5097
Sioux Falls, SD 57117-5097**

**First Savings Credit Card
500 E. 60th St., N
Sioux Falls, SD 57104**

**Gregory P. Chocklett
7 Harvey St.
Raleigh, NC 27608**

**IRS
P.O. Box 21126
Philadelphia, PA 19114**

**Kia Motors Finance
P.O. Box 660891
Dallas, TX 75266-0891**

**Mecklenburg County Tax Collector
700 E. Stonewall Street
Charlotte, NC 28202**

**Merrick Bank
Inquiries/Correspondence
P.O. Box 9201
Old Bethpage, NY 11804**

**Merrick Bank Corp.
P.O. box 9201
Old Bethpage, NY 11804-9001**

**Nationstar Mortgage
P.O. Box 199111
Dallas, TX 75219-9111**

**Navient
3000 Continental Dr.
Newark, DE 19713-4322**

**North Carolina Dept. of Revenue
Attn: Bankruptcy
P.O. Box 1168
Raleigh, NC 27602-1168**

**Patrick Ready
c/o Kary O. Watson
Church Watson law, PLLC
20509 North Main St.
Cornelius, NC 28031**

**Sears Premier Mastercard
P.O. Box 6282
Sioux Falls, SD 57117**

Travis Park
304 Maximus Court
Myrtle Beach, SC 29588

Wells Fargo Dealer Services
P.O. Box 25341
Santa Ana, CA 92799-5341

Date: February 19, 2015

/s/ John A. Meadows

John A. Meadows 13237